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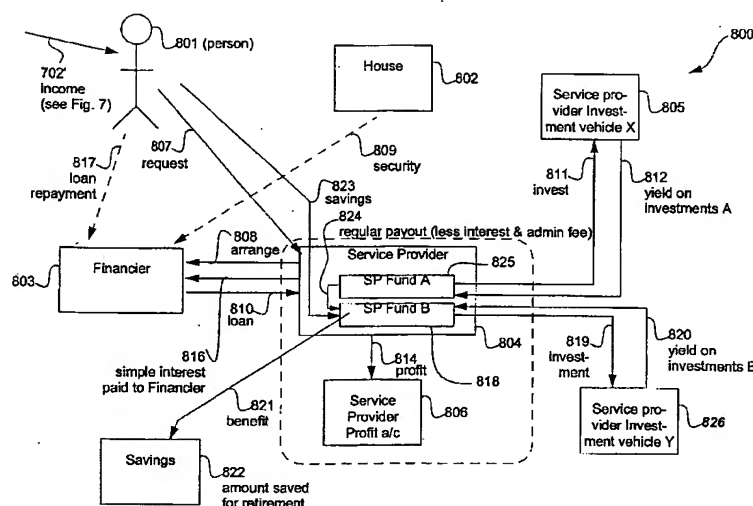
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(54) Title: **ARRANGEMENTS FOR DERIVING FINANCIAL BENEFITS FROM EQUITY OWNED IN PROPERTY**



(57) Abstract: A system and method for providing equity based benefits to a person dependent upon equity in property owned by the person is disclosed. The method (2200) is implemented on a computer based system (600) and comprises securing (810, 210) a loan secured by a proportion of the equity, the loan having a principal value for a defined term, repaying (816, 216) the loan by periodically paying a simple interest charge being a fixed proportion of the principal, investing (811, 211) a residual of the loan, if an equity-based retirement savings option is elected accumulating (824) earnings from the invested residual of the loan, and if a life-expectancy retirement annuity option is elected, making (213) a periodic payment from the residual of the loan; wherein the principal value of the loan becomes due for repayment at the end of the term.